

I. AMENDMENT

Please amend the claims and enter the new claim as set forth below.

1. (Currently amended) A method ~~for using a computer system to~~
~~implement a financial transaction, the method including the steps of:~~
~~_____ providing a first web site having identifier data;~~
~~_____ encrypting the identifier data;~~
receiving, at a second web site, encrypted identifier data obtained from a first
web site and corresponding to a purchase made at the first web site, the encrypted identifier
data conveyed along with a URL such that a log on conveys the encrypted identifier data to the
second web site; using a URL to log on to a second web site, said log on using the encrypted
~~identifier data for passing the encrypted identifier data to the second web site;~~
and
implementing the a financial transaction by using applying the encrypted
identifier data from the second web site.

2. (Currently amended) A method ~~for using a computer system to~~
~~implement a financial transaction, the method including the steps of:~~
~~_____ using a browser to communicate payment data over the Internet;~~
implementing a purchase over the Internet with the payment data communicated
by the a browser; and
reconciling a payment for the purchase invisibly to the a purchaser by using the
payment data communicated by the browser to implement the a financial transaction distinct
from said purchase.

3. (Currently amended) A method ~~for using a computer system to~~
~~implement a financial transaction, the method including the step of:~~
using responding, with a digital device, to a computerized customer order to
implement ~~the~~ a financial transaction by triggering a communication of real time payment data
corresponding to a purchase, the communication from a non-customer computer to a vendor
computer without customer intervention.

4. (Currently amended) The method of claim 3, wherein the triggering is
~~carried out by communicating to over a proxy server.~~

5. (Currently amended) The method of claim 3 further, wherein the
triggering is carried out ~~over~~ by communicating to an Internet-type network.

6. (Currently amended) Any one of claims 2-3 further including ~~the step of~~
encrypting the data.

7. (Currently amended) Any one of claims 1-3 further including ~~the step of~~
attaching data identifying the financial transaction to an electronic communication transmitted to
enable carrying out the financial transaction.

8. (Currently amended) Any one of claims 1-3 wherein the financial
transaction comprises a gift, and further including ~~the step of attaching data identifying a~~ the gift
~~as the financial transaction~~ to an Internet greeting card transmitted to enable carrying out the
financial transaction.

9. (Currently amended) Any one of claims 1-3 further including the step of providing wherein the financial transaction comprises a gift certificate as the financial transaction.

10. (Currently amended) Any one of claims 1-3 further including the step of providing wherein the financial transaction comprises a coupon as the financial transaction.

11. (Currently amended) Any one of claims 1-3 further including the step of providing wherein the financial transaction comprises a rebate as the financial transaction.

12. (Currently amended) Any one of claims 1-3 further including the step of wherein the financial transaction comprises conveying money as the financial transaction.

13. (Currently amended) Any one of claims 1-3 further including the step of wherein the financial transaction comprises providing a cash surrogate as the financial transaction.

14. (Currently amended) Any one of claims 1-3 further including the step of wherein the financial transaction comprises issuing a stored value vehicle as the financial transaction.

15. (Currently amended) Any one of claims 1-3 further including the step of receiving facilitating the financial transaction with a computer communication from an intermediary from the group consisting of a broker, agent, and middleman, the communication facilitating the financial transaction.

16. (Currently amended) Any one of claims 1-3 further including ~~the step of~~
~~executing~~ receiving data indicating that a card account has been executed to carry out the
financial transaction.

17. (Currently amended) Any one of claims ~~12~~-3 further including ~~the step of~~
~~employing~~ wherein the browser is a wallet-enabled browser ~~to communicate some of the data.~~

18. (Currently amended) Any one of claims 1-3 further including ~~the step of~~
~~accessing~~ receiving data indicating that a bank account has been accessed to make a payment
for the financial transaction.

19. (Currently amended) Any one of claims 2 ~~1~~-3 further including ~~the step~~
~~of encrypting~~ some of the data with private key to private key encryption.

20. (Cancelled) ~~The method of claim 1, wherein the encrypting includes~~
~~encrypting with private key to private key encryption.~~

21. (Currently amended) A method ~~for using a computer system to~~
~~implement a financial transaction, the method including the steps of:~~
~~_____ using a browser to communicate value conveyance data over the Internet;~~
implementing a redemption over the Internet with the a value conveyance data
communicated by the a browser; and

reconciling the value conveyance for the redemption invisibly to the a recipient of
the value conveyance by using the value conveyance data ~~communicated by the browser.~~

21. (New) The method of claim 21, wherein the value conveyance is communicated by data encrypted with private key to private key encryption.